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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Colleen Wallace et al.

Application No.: 09/643,021

Filed: August 21, 2000

For: METHOD AND APPARATUS FOR
NEW ACCOUNTS PROGRAM

Group Art Unit: 3621

Examiner: D.Q. Le

**RESPONSE TO OFFICE ACTION
MAILED JUNE 18, 2003**

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San Francisco, CA 94105
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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited
with the United States Postal Service as First Class Mail in an
envelope, addressed to: Commissioner for Patents, P.O.
Box 1450, Alexandria, VA 22313-1450 on October 15, 2003.
STALLMAN & POLLOCK LLP

Dated: 10/15/2003

By: Georgia K. Smith

Georgia K. Smith

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed June 18, 2003, and in conjunction with
Applicants' request for a one-month extension of time in which to respond to the Office Action,
Applicants respectfully respond as follows, and reconsideration is requested:

Amendment to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 9 of this paper.

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Atty Docket No.: SCHB-1500